

# EXPAT GUIDE: **GERMANY**

INCLUDES FRANKFURT CITY GUIDE

This expat guide offers information and advice if you are moving to Germany.

Click on the different tabs to find out about anything from tax rules and banking to education and cultural highlights.



CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT

*Bupa International is the specialist international division of Bupa, and we have operations in UK, Denmark, USA, Spain, France, Hong Kong, Egypt, UAE and Australia.*

*We care for the lives in our hands, and are dedicated to providing all the insurance services, help and advice you need to keep yourself and your family in the best of health. Our dedicated team respects everyone's individuality, culture, privacy and dignity, and aims to provide a personal service you can rely on throughout your Bupa International membership.*



## Moving to Germany

Germany is a sought-after expat destination with its powerful economy, international business hubs and high quality of life. A large expat community adds to centuries of German history and culture, making this destination both uniquely German and familiar to people from around the globe. Expats in Germany can enjoy good schools and efficient infrastructure, public transportation and healthcare.

One of the hurdles is the immigration rules which have tightened in order to protect German jobs. However, large industry sectors are in need of skilled employees and the government actively courts qualified workers from around the world as Germany emerges as a technology and science hub. Many other industries with household names and international offices have headquarters in Germany.

Some expats can find German life a bit rigid and may prefer a more relaxed, sun-filled lifestyle. Yet the country is constantly evolving and trying to redefine itself both culturally and historically.

### Shipping and removals

There are many ports and ways to ship to Germany. The country's rivers have acted as traditional shipping routes and it is possible to use water transport to ship inland. Air freight is also available but generally more expensive.

When shipping expensive cargo it is a good idea to purchase insurance and use an insurance company other than the one used for transport to ensure reliable coverage.

Pets should qualify for the Pet Travel Scheme which streamlines shipping animals into EU countries without quarantine.

CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT



## Working in Germany

Below you will find information about:

- [Visas and work permits](#)
- [Banking, money and taxes](#)
- [Business](#)
- [Public holidays](#)

Germany is one of the largest economies in the world and has many different industries. The German immigration policy has tried to curb the amount of unskilled immigrants in order to protect jobs for German citizens. However, certain industry sectors are short of skilled employees and welcome expat employment.

The IT industry in Germany is big and in need of employees, making it a favourite destination of expat workers. Germany continues to shape its immigration policy to attract IT personnel.

Germany also welcomes expats working in biology, chemistry, physics, engineering and high tech science. Many international companies have branches in Germany and many expats are often internally relocated there.

### **Visa and work permits**

Skilled workers, particularly in high tech fields, will be welcome additions to the workforce and the visa process will be relatively straightforward. Germany allows a few country nationals to apply for residence permit while inside the country, although individuals can only begin work when the permit is received.

The residence permit must specifically express valid employment. Most countries must apply for the permit before they enter Germany. EU residents can work in Germany without a visa.

Work permit information: [www.workpermit.com](http://www.workpermit.com)

### **Banking, money and taxes**

When opening a bank account, expats must provide a residence card, proof of address within Germany and a passport.

The major banks are Westdeutsche Landesbank, Bayerische Vereinsbank, Dresdner bank, PostBank, Commerzbank and DeutscheBank. Many international banks have branches in Germany and continuing an overseas account is sometimes the best option.

The rate of income tax increases progressively from 0% to 45%. A solidarity surcharge (5.5% of income tax) also has to be paid. No income tax is charged on the basic allowance (€7,834 for singles, €15,668 for married couples). Germany has treaties in place with many countries to avoid double taxation of expats. Value-added tax (VAT) is 19%, with reduced rates on some foods and transport services.

Taxes are often automatically deducted from employees pay checks by employers.

Expats must obtain a tax card when they begin employment in Germany. Self-employed people must complete a tax return at the end of each tax year. Germany recognises double taxation treaties with most countries of expat origins.

CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT



**Business**

Business etiquette is very formal. Expats should behave and dress formally for all business engagements; punctuality is essential. The German titles of Herr and Frau are used in lieu of Mr and Mrs, respectively. It is customary to shake hands at the start and conclusion of meetings and business cards are exchanged.

The usual business hours in Germany are 9am to 6pm, Monday to Friday, with an hour for lunch.

**Public holidays**

	2011	2012
New Year's Day	1 Jan	1 Jan
Epiphany	6 Jan	6 Jan
WWII Genocide Memorial Day	27 Jan	27 Jan
Good Friday	22 Apr	6 Apr
Easter Sunday	24 Apr	8 Apr
Easter Monday	25 Apr	9 Apr
Kindergarten Day	21 Apr	21 Apr
Walpurgisnacht (Witches' Night)	30 Apr	30 Apr
Labour Day	1 May	1 May
Ascension Day	2 Jun	17 May
Whit Monday	13 Jun	4 Jun
Corpus Christi	23 Jun	7 Jun
Assumption of the Virgin Mary	15 Aug	15 Aug
Day of German Unity	3 Oct	3 Oct
Day of Reformation	31 Oct	31 Oct
All Saints' Day	1 Nov	1 Nov
Berlin Wall Opening Day	9 Nov	9 Nov
National Day of Mourning	14 Nov	14 Nov
St Nicolas' Day	6 Dec	6 Dec
Christmas Day	25 Dec	25 Dec
2nd day of Christmas	26 Dec	26 Dec

CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT



## Living and culture

Below you will find information about:

- [Cost of living](#)
- [Language](#)
- [Local customs](#)
- [Where can I meet other expats?](#)

For information about Bupa International healthcare [click here](#).

### Cost of living

Expats will find that the cost of living in Germany is generally high, but near average for western European countries.

Accommodation prices range from about €300 to €1000 per month, depending on neighbourhood and accommodation type. Fees for international schools are quite expensive.

### Language

Expats should learn German. Germans learn English in school but to varying degrees and some don't speak English at all. As in most countries, locals will appreciate attempts at their own language.

Everything from reading signs to menus and watching television is in German. Therefore, not knowing the language can lead to feelings of isolation. However, most international business is often conducted in English.

### Local customs

Smoking in public venues, such as restaurants and bars, is prohibited. Foreigners are advised to have their passports with them at all times.

### Where can I meet other expats?

There are many expat groups in the major cities. These can be country-specific or a gathering of many different nationalities. Some places to get in contact:

- Expat group listing: <http://www.thelocal.de/what/?what=Expat%20Groups>
- Clubs and organisations: <http://www.howtogermy.com/pages/clubs.html>

## CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT



## Useful information

**Time:** Local time is GMT +1 (GMT +2 from the end of March to the end of October).

**Currency:** The euro (EUR, €) is the official currency of Germany. It is divided into 100 cents. You can check the latest exchange rates here.

**Electricity:** 220 volts, 50Hz. Two-pin European plugs are standard.

**Safety Information:** Germany is a safe country for expats. However, it is advisable to take normal precautions against mugging, bag-snatching and pick-pocketing.

**Communications:** The international access code for Germany is +49. For calls out of Germany, dial 00 followed by the relevant country code (eg 44 for the United Kingdom). The city code for Berlin is (0)30. Telephone numbers in Germany have between four and nine digits. Expats may find that the cheapest way to call home is from a private line, or to use a phone card at public telephones in post offices. Local mobile phone operators use GSM networks and there are roaming agreements in place with most international operators.

**Emergencies:** Dial 110 for police, and 112 for an ambulance.

**Climate:** In the inland regions of Germany the climate is continental, with cold winters and warm summers. Along the coast, the climate is more temperate and the winters are milder. The weather in the Alpine and upland regions is generally colder and rainier than the rest of Germany, although rain can be expected throughout the country at any given time.

### Embassy contact details

German Embassies:

- Washington DC, United States: +1 202 298 4000
- London, United Kingdom: +44 (0)20 7824 1300
- Ottawa, Canada: +1 613 232 1101
- Canberra, Australia: +61 (0)2 6270 1911
- Pretoria, South Africa: +27 (0)12 427 8999
- Dublin, Ireland: +353 (0)1 269 3011
- Wellington, New Zealand: +64 (0)4 473 6063

Foreign Embassies in Germany:

- United States Embassy, Berlin: +49 (0)30 8305-0
- British Embassy, Berlin: +49 (0)30 20 457-0
- Canadian Embassy, Berlin: +49 (0)30 203 120
- Australian Embassy, Berlin: +49 (0)30 880 088-0
- South African Embassy, Berlin: +49 (0)30 220 730
- Irish Embassy, Berlin: +49 (0)30 220 720
- New Zealand Embassy, Berlin: +49 (0)30 206 21-0

CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT

# EXPAT GUIDE: **FRANKFURT**

This expat guide offers information and advice if you are moving to Frankfurt.

Click on the different tabs to find out about anything from tax rules and banking to education and cultural highlights.



CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT

*Bupa International is the specialist international division of Bupa, and we have operations in UK, Denmark, USA, Spain, France, Hong Kong, Egypt, UAE and Australia.*

*We care for the lives in our hands, and are dedicated to providing all the insurance services, help and advice you need to keep yourself and your family in the best of health. Our dedicated team respects everyone's individuality, culture, privacy and dignity, and aims to provide a personal service you can rely on throughout your Bupa International membership.*



## Moving to Frankfurt

Frankfurt is an industrial and financial metropolis – the economic powerhouse of Germany and central Europe. It is also a naturally beautiful and enchanting city, brimming with history and culture.

The commercial centre of the city is centred round Zeilstraße, on which the huge commercial centre the Zeilgalerie is located. Frankfurt offers its residents superb shopping, marvellous museums, interesting historic sites and a world-class opera. Its charming neighbourhoods, such as Nordend and Bockenheim, boast attractive parks, including the beautiful Palmengarten Floral Garden.

With excellent rail connections, river transport, the third busiest airport in Europe and its Autobahn system, Frankfurt is the natural hub for anyone wanting to explore the surrounding towns and is the gateway to the German countryside.

This cosmopolitan city boasts a low crime rate, low unemployment rate and easy access to the rest of Europe due to its central location. The 2007 Mercer quality of living survey ranked Frankfurt among the ten cities with the highest quality of living worldwide.

### Shipping and removals

The EU Pet Passport has existed since October 2004 and currently covers the movement of dogs, cats and ferrets only. No animal will be permitted access to Germany from another EU country without this Pet Passport. Other animals are subject to national legislation.

Animals entering Germany from outside the EU must be identifiable and accompanied by official documentation along the lines of the EU Pet Passport.

### Shipping and removals companies

- [www.homebulletin.net](http://www.homebulletin.net)
- [www.intlmovers.com](http://www.intlmovers.com)
- [www.homeshipping.com](http://www.homeshipping.com)

## CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT



## Working in Frankfurt

Below you will find information about:

- [Visas and work permits](#)
- [Banking, money and taxes](#)
- [Business](#)
- [Recruitment companies](#)
- [Public holidays](#)

Frankfurt is the financial, commercial and industrial capital of Germany. Along with Paris and London, it is one of the major banking centres of Europe, and it makes the work environment competitive, professional and demanding.

Most expats typically work in the financial and banking industries, and particularly with international employers that are building their presence in Germany.

You are required to have a work visa when you begin employment. This can be applied for at the German consulate in your country. EU nationals don't need residency and work permits in Frankfurt.

### Visa and work permits (Germany)

Skilled workers, particularly in high tech fields, will be welcome additions to the workforce and the visa process will be relatively straightforward. Germany allows a few country nationals to apply for residence permit while inside the country, although individuals can only begin work when the permit is received.

The residence permit must specifically express valid employment. Most countries must apply for the permit before they enter Germany. EU residents can work in Germany without a visa.

Work permit information: [www.workpermit.com](http://www.workpermit.com)

### Banking, money and taxes (Germany)

When opening an account, you must provide a residence card, proof of address within Germany and a passport.

The major banks are Westdeutsche Landesbank, Bayerische Vereinsbank, Dresdner bank, PostBank, Commerzbank and DeutscheBank. Many international banks have branches in Germany and continuing an overseas account is sometimes the best option.

The rate of income tax increases progressively from 0% to 45%. A solidarity surcharge (5.5% of income tax) also has to be paid. No income tax is charged on the basic allowance (€7,834 for singles, €15,668 for married couples). Germany has treaties in place with many countries to avoid double taxation of expats. Value-added tax (VAT) is 19%, with reduced rates on some foods and transport services.

Taxes are often automatically deducted from employees pay checks by employers.

Expats must obtain a tax card when they begin employment in Germany. Self-employed people must complete a tax return at the end of each tax year. Germany recognises double taxation treaties with most countries of expat origins.

CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT



**Business (Germany)**

Business etiquette is very formal. Expats should behave and dress formally for all business engagements; punctuality is essential. The German titles of Herr and Frau are used in lieu of Mr and Mrs, respectively. It is customary to shake hands at the start and conclusion of meetings and business cards are exchanged.

The usual business hours in Germany are 9am to 6pm. Monday to Friday, with an hour for lunch.

**Recruitment companies**

- [www.efinancialcareers.co.za](http://www.efinancialcareers.co.za)
- [www.englishlanguagejobs.com](http://www.englishlanguagejobs.com)
- [www.JobinFrankfurt.com](http://www.JobinFrankfurt.com)

**Public holidays (Germany)**

	2010	2011
New Years Day	1 Jan	1 Jan
Epiphany	6 Jan	6 Jan
WWII Genocide Memorial Day	27 Jan	27 Jan
Good Friday	22 Apr	6 Apr
Easter Sunday	24 Apr	8 Apr
Easter Monday	25 Apr	9 Apr
Kindergarten Day	21 Apr	21 Apr
Walpurgisnacht (Witches' Night)	30 Apr	30 Apr
Labour Day	1 May	1 May
Ascension Day	2 Jun	17 May
Whit Monday	13 Jun	4 Jun
Corpus Christi	23 Jun	7 Jun
Day of Reformation	31 Oct	31 Oct
All Saints' Day	1 Nov	1 Nov
Berlin Wall Opening Day	9 Nov	9 Nov
National Day of Mourning	14 Nov	14 Nov
Repentance Day	17 Nov	16 Nov
St Nicolas' Day	6 Dec	6 Dec
Christmas Day	25 Dec	25 Dec
2nd day of Christmas	26 Dec	26 Dec

CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT



## Accommodation and living

Below you will find information about:

- [Accommodation](#)
- [Weather](#)

### Accommodation

Sachsenhausen is an affordable area outside the city and boasts a view of the river Main. Bornheim is another area popular with young professionals. Both are great for expats starting out as there are plenty of interesting nooks and crannies, cafés and shops to meet people in, and they are just a short hop across the river into the city.

Parts of Niederrad are affordable, while the Westend is quite upmarket. Renting or buying here can be very expensive. Kronberg is a great place to live for families, but can also be quite pricey.

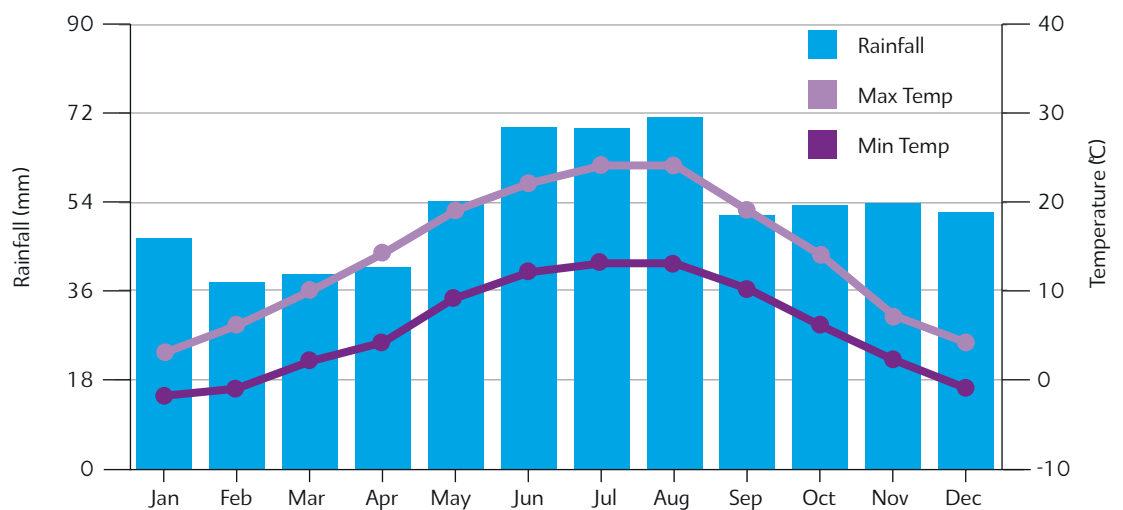
Most people choose to rent apartments or fully furnished houses. Most landlords require a deposit with the maximum amount being three months' deposit payable in instalments.

### Accommodation providers and real estate agencies

- [www.blumenauer.de](http://www.blumenauer.de)
- [www.domizil-immobilien.com](http://www.domizil-immobilien.com)
- [www.gimmo.de](http://www.gimmo.de)
- [www.wohnungen-frankfurt.net/htm\\_english/furnished\\_apartment\\_1.htm](http://www.wohnungen-frankfurt.net/htm_english/furnished_apartment_1.htm)

### [Weather](#)

## FRANKFURT



CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT



## See and do

- [Attractions](#)
- [Attractions for kids](#)
- [Restaurants](#)
- [Nightlife](#)
- [Shopping](#)
- [Annual events](#)

**Eschenheimer Turm:** Dating back to the 15th century, the Eschenheimer Turm is one of the few remaining medieval portions of the wall that was built to encircle Frankfurt. Expats who are new to the city should climb to the top of the 154-foot high (47m) gothic tower to admire the views. Tel: (069) 292 244

**Goethe-Haus:** This famous house is the where the renowned poet and writer Johan Wolfgang von Goethe was born in 1749. Visiting it gives an insight in how the well-to-do lived in the late Baroque era. The house is a reconstruction of the original, which was destroyed in the Second World War.

[www.goethehaus-frankfurt.de](http://www.goethehaus-frankfurt.de) / Tel: (069) 138 800

**Botanical Gardens:** Marvel at the hardwood forests of North America to the sparse African savannah and enjoy the exotic rainforest flowers and open space away from the humdrum of the city.

[www.palmengarten-frankfurt.de](http://www.palmengarten-frankfurt.de) / (069) 2123 3939

### German Film Museum (Deutsches Filmmuseum)

[www.deutschesfilmmuseum.de](http://www.deutschesfilmmuseum.de) / Tel (069) 961 220 220

**Liebieghaus:** Built in 1896 for Czech Baron Heinrich Liebieg, Liebieghaus is Frankfurt's Museum of Sculpture and a definite must for culture lovers. Sculptures from ancient times can be seen from Sumeria, Egypt, Greece and Rome.

[www.liebieghaus.de](http://www.liebieghaus.de) / Tel: (069) 6500 490

**Städel Gallery:** The gallery contains some exquisite European works of art, with everything from 19th and 20th century German painters to French impressionists, such as Renoir and Monet. One of the most impressive artworks in the museum is Jan van Eyck's Madonna (1433).

[www.staedelmuseum.de](http://www.staedelmuseum.de) / Tel: (069) 605 0980

**Frankfurt Zoo:** This zoo features the popular Big Cat Jungle and Exotarium and has over 3,200 animals.

[www.zoo-frankfurt.de](http://www.zoo-frankfurt.de) / Tel: (069) 212 33735

**Historical Museum (Historisches Museum):** With changing exhibitions, the Historical Museum features objects and artefacts that date back as far as the Middle Ages.

Tel: (069) 212 355 99

## CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT



### **Attractions for kids**

Explore the Big Cat Jungle at the *Frankfurt Zoo*, or take the kids to the *Children's Museum* where they can learn in an interactive and fun way about the geology, biology and architecture of Frankfurt. The *Senckenberg Museum of Natural History* is a UNESCO World Heritage Site and a fascinating place to take the kids for the day. On warmer days, pack a picnic and head to *Palmengarten* to enjoy the wide open spaces, or try the *Rebstock Bath* slides and pools.

### **Restaurants**

The Fressgasse pedestrian street is the place for traditional German food. The Westend and Nordend are where you can find a great range of trendy upmarket restaurants.

Most restaurants include a service charge in the bill, but a 10% tip is the norm when dining out in Frankfurt.

### **Nightlife**

You will find both casinos and upmarket bars as well as cocktail lounges and dance clubs. Much of the city's nightlife is centred around the north of the city in Fressgasse, Zeil and Römerberg. Sachsenhausen is a good place to find Latin, Irish and local bars.

### **Shopping**

The Zeil is a large street where you will find all the biggest stores and shopping centres. Goethestrasse sells all the top-end designer goods and is packed with jewellery stores, while Schweizerstrasse has beautiful boutiques and independent stores aimed at a trendier clientele.

Most shops are open from 10am to 10pm from Monday to Friday and 10am to 4pm on Saturdays.

### **Annual events**

**Museum Quay Festival (Museumsuferfest) (August):** This festival, hosted on the banks of the River Main, is one of the city's most popular attractions. Peruse the food stalls or enjoy the live acts and fireworks display.

**Frankfurt Book Fair (October):** The largest international book fair in the world. Each year 250,000 visitors and book dealers flock to Frankfurt to take part in this important industry event.

CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT



## Education and schools

Many English-speaking expats choose to send their children to one of Frankfurt's many international schools as being taught in their native tongue, children are exposed to activities and sports that are more like what they are accustomed to. However, bilingual schools teaching in French and German, as well as Japanese, French and Greek speaking schools are also available.

The Frankfurt International School is an English school, which is the largest and second oldest international school in Germany, providing education to around 1,800 students from over 50 countries, ranging in ages from three to Grade 12.

However, private international schools such as these can be quite expensive.

School holidays in Frankfurt are in April, July, August, October, with the Christmas break over December.

- Accadis International School: [en.school.accadis.com](http://en.school.accadis.com)
- Montessori School: [www.tims-net.de](http://www.tims-net.de)
- Frankfurt International School: [www.fis.edu](http://www.fis.edu)

## CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT

*This content is provided by [www.expatarrivals.com](http://www.expatarrivals.com), copyright © 2011 Globe Media Ltd. All rights reserved. By its very nature much of the information in this expat guide is subject to change at short notice and travellers are urged to verify information on which they're relying with the relevant authorities.*

*Neither Globe Media nor Bupa International can be held liable for any errors or omissions, or any loss, damage, illness and/or injury that may occur as a result of this information.*

*Bupa International is not responsible for the content of external websites.*



## Join us at Bupa International

Bupa International is a leader in international health insurance for expatriates. Our customers have access to more than 7,500 facilities worldwide and we serve 800,000 customers spread across 190 countries. We strive to make sure you receive the appropriate treatment and service. We can offer direct settlement with Bupa recognised facilities in order to take the hassle of reimbursement away from you.

### In-house Medical Centre

Bupa International's in-house Medical Centre is at the heart of our organisation. Our doctors and nurses help the medically trained staff handle more than 8,000 mails and telephone calls from our customers every month.

The Medical Centre is available for you **24 hours a day, all year round**.

Our services include:

- Easy access to multilingual medical professionals
- Second opinion service delivered by Advanced Medical
- Appointment booking
- Direct settlement with providers
- Evacuation services

### MembersWorld

MembersWorld is an exclusive and secure website that enables our members to effectively manage their plans and get in touch with us wherever they are in the world.

On MembersWorld you can:

- View your plan
- Update personal details
- Track the progress of your claims\*
- Make payments online
- Search our international hospital directory
- Download claim forms and other useful documents
- Talk to a customer consultant via our free webchat service

*\*MembersWorld may not track claims in the USA as we use our partner here.*

You can also find us on [Twitter](#) and [Facebook](#).

### Bupa Rewards

In Bupa International we care for our customers. We have a reward programme for our members with gifts, offers, health content and news.

Contact us to discuss how we can help you.

CONTACT US

CALL US ON  
+44 (0) 1273 718 306

PRINT